

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Erica M Ruiz

Debtor

CHAPTER 13

BK. NO. 23-12650 PMM

MIDFIRST BANK

Movant

vs.

Erica M Ruiz

Kenneth E. West, Trustee

Respondents

CERTIFICATION OF SERVICE

I, the undersigned, hereby certify that the foregoing Objection to Confirmation was served by first class mail, postage pre-paid, upon the parties listed below on **November 8, 2023**.

Kenneth E. West
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John M. Kenney Esq.
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Fairless Hills, PA 19030

Erica M Ruiz
512 Jefferson Avenue
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Date: November 8, 2023

By: **/s/Denise Carlon**
Denise Carlon, Esquire
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